

Information to identify the case:

Debtor 1	Carlos A. Jimenez	Social Security number or ITIN xxx-xx-6510
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN -----
	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court District of New Jersey		
Case number: 17-15528-JNP		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Carlos A. Jimenez

4/11/22

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Carlos A. Jimenez
Debtor

Case No. 17-15528-JNP
Chapter 13

District/off: 0312-1
Date Rcvd: Apr 11, 2022

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 30

The following symbols are used throughout this certificate:

Symbol Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- # Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
- ## Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 13, 2022:

Recip ID	Recipient Name and Address
db	+ Carlos A. Jimenez, 616 Carson Avenue, Perth Amboy, NJ 08861-2402
516714330	#+ Account Service Dept., PO Box 731, Mahwah, NJ 07430-0731
516714331	+ Amcol Clmbia, Po Box 21625, Columbia, SC 29221-1625
516714335	Children's Hospital of Philadelphia, PB Chop, PO Box 788017, Philadelphia, PA 19178-8017
516714338	+ Delran Internal Medicine, 5045 Route 130 south Suite E, Riverside, NJ 08075-1731
516714339	+ Jessica Jimenez, 16 Sharpless Blvd, Westhampton, NJ 08060-5650
516714340	Marino Santana, 2252 38th Street, Pennsauken, NJ 08110
516714341	+ NYS Child Support Processing center, PO Box 15363, Albany, NY 12212-5363
517541341	+ SST as servicing agent for Medallion Bank, 4315 Pickett Road, Bankruptcy Department, St. Joseph, Missouri 64503-1600
516714342	Sleep Management Solutions, A CareCentrix Company, P.O. Box 7780, London, KY 40742-7780
516714343	+ Sst/medallion, Attn:Bankruptcy, Po Box 3999, St. Joseph, MO 64503-0999
516856893	+ TD Retail Card Services, c/o Creditors Bankruptcy Service, P O Box 800849, Dallas, TX 75380-0849
516714345	The Children's Hospital of Philadelphia, PO BOX 788017, Philadelphia, PA 19178-8017
516791287	US DEPARTMENT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON, WI 53708-8973
516714347	Virtua Health, PO Box 8500-8267, Philadelphia, PA 19178-8267
516714348	+ Zenayda Rios, 159 E. 103rd Street Apt. 3g, New York, NY 10029-5328

TOTAL: 16

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Apr 11 2022 20:41:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Apr 11 2022 20:41:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516714333	+ EDI: CAPITALONE.COM	Apr 12 2022 00:38:00	Capital One, Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
516714336	+ Email/Text: legal-dept@cooperhealth.edu	Apr 11 2022 20:41:00	Cooper Health System, One Cooper Plaza, Camden, NJ 08103-1489
516714337	+ Email/PDF: creditonebknotifications@resurgent.com	Apr 11 2022 20:46:14	Credit One Bank Na, Po Box 98873, Las Vegas, NV 89193-8873
516892519	EDI: JPMORGANCHASE	Apr 12 2022 00:38:00	JPMorgan Chase Bank, PO Box 29505 AZ1-1191, Phoenix, AZ 85038-9505
516885471	EDI: JPMORGANCHASE	Apr 12 2022 00:38:00	JPMorgan Chase Bank, N.A., National Bankruptcy Department, P.O. BOX 901032, Ft. Worth, TX 76101-2032
516714334	EDI: JPMORGANCHASE		

District/off: 0312-1

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Page 2 of 3

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516823610	Email/PDF: resurgentbknotifications@resurgent.com	Apr 12 2022 00:38:00	Chase Auto Finance, National Bankruptcy Dept, 201 N Central Ave Ms Az1-1191, Phoenix, AZ 85004
516765808	+ Email/Text: SSTBKNotices@nationalbankruptcy.com	Apr 11 2022 20:45:53	LVNV Funding, LLC its successors and assigns as, assignee of FNBm, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
516944473	EDI: PRA.COM	Apr 12 2022 00:38:00	Medallion Bank, c/o Systems & Services Technologies, Inc., as servicer for Medallion Bank, PO Box 9013, Addison, Texas 75001-9013
516723969	+ EDI: RMSC.COM	Apr 12 2022 00:38:00	Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.a., POB 41067, Norfolk VA 23541
517543933	+ Email/Text: bankruptcysst@alorica.com	Apr 11 2022 20:40:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
516856893	+ EDI: CBSTD	Apr 12 2022 00:38:00	Systems & Services Technologies, Inc., as servicing agent for Medallion Bank, 4315 Pickett Road, St. Joseph, MO 64503-1600
516714346	+ Email/Text: Great_Lakes_EBN_Docs@nelnet.net	Apr 11 2022 20:40:00	TD Retail Card Services, c/o Creditors Bankruptcy Service, P O Box 800849, Dallas, TX 75380-0849
			Us Dept Of Ed/Great Lakes Higher Educati, Attn: Bankruptcy, 2401 International Lane, Madison, WI 53704-3121

TOTAL: 15

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
516714332	##	C&H Collection Services, PO Box 1399, Merchantville, NJ 08109-0399
516714344	##+	TD Retail Card Services, Attn: Bankruptcy, 1000 Macarthur Blvd, Mahwah, NJ 07430-2035

TOTAL: 0 Undeliverable, 0 Duplicate, 2 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 13, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 11, 2022 at the address(es) listed below:

Name	Email Address
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Isabel C. Balboa

on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com

Isabel C. Balboa

ecfmail@standingtrustee.com summarymail@standingtrustee.com

District/off: 0312-1

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Page 3 of 3

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Jennifer R. Gorchow

on behalf of Trustee Isabel C. Balboa jgorchow@standingtrustee.com

Joseph J. Rogers

on behalf of Debtor Carlos A. Jimenez jjresq@comcast.net jjrogers0507@gmail.com

Rebecca Ann Solarz

on behalf of Creditor Medallion Bank rsolarz@kmllawgroup.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6